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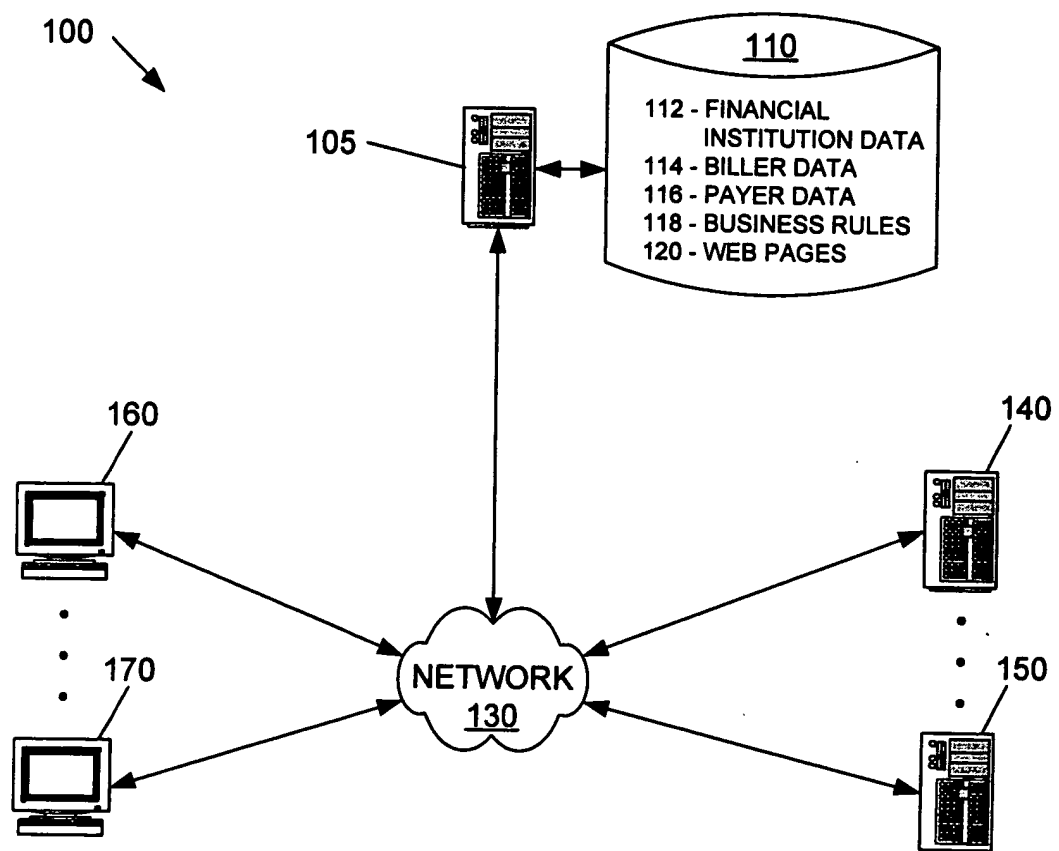


FIG. 1

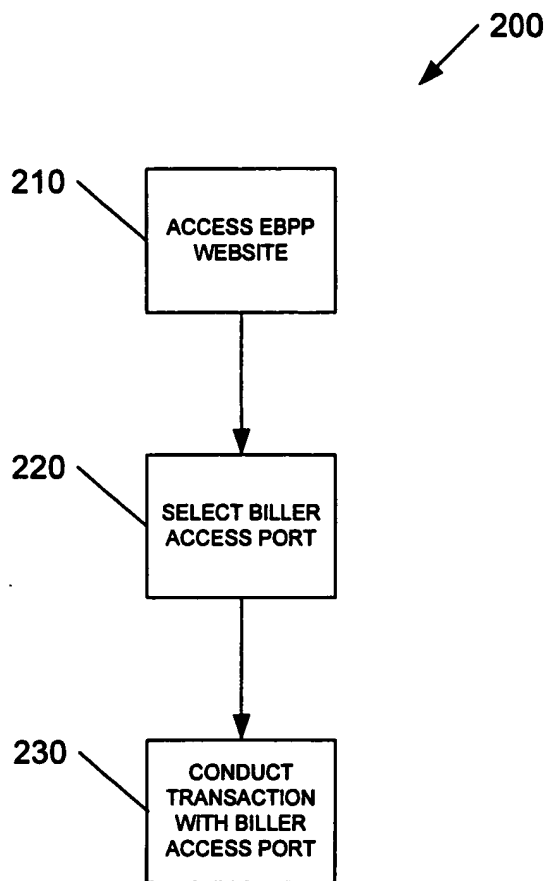


FIG. 2

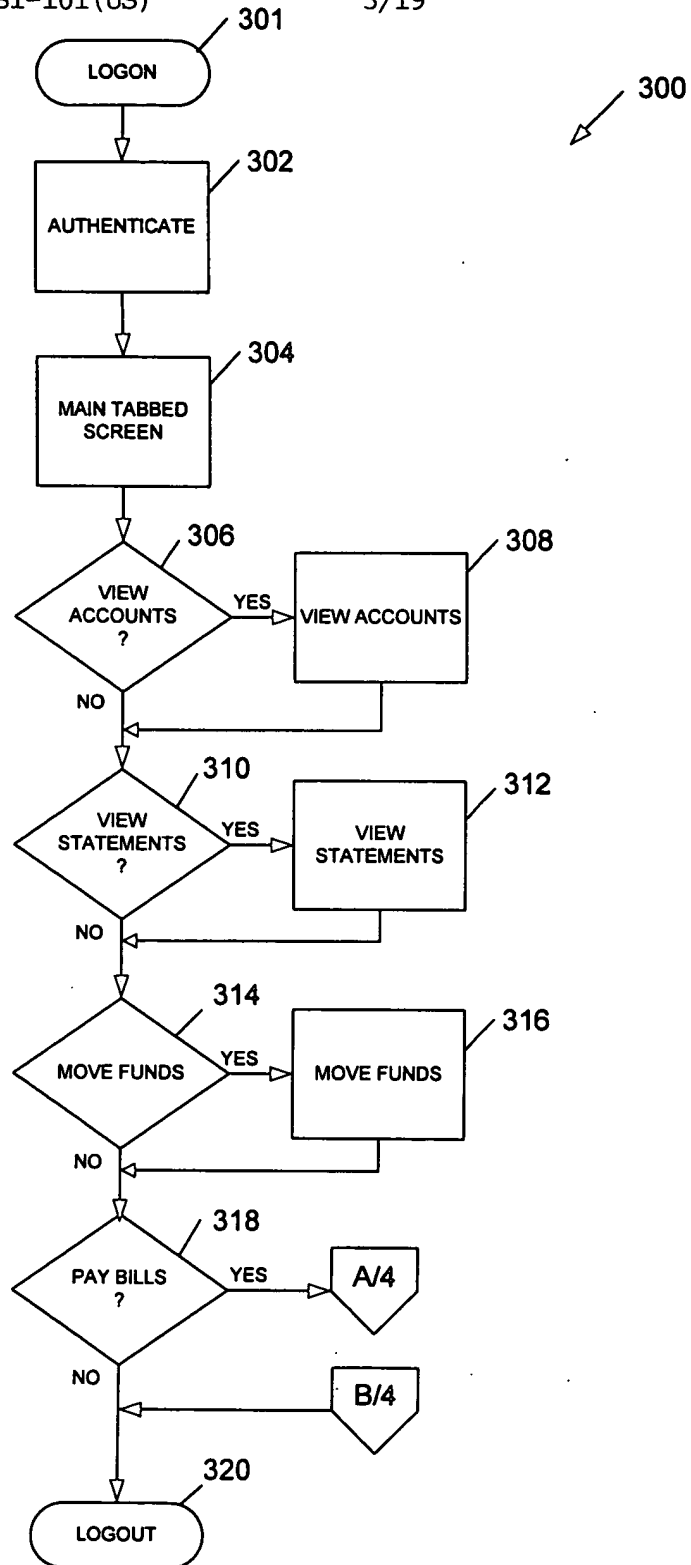


FIG. 3

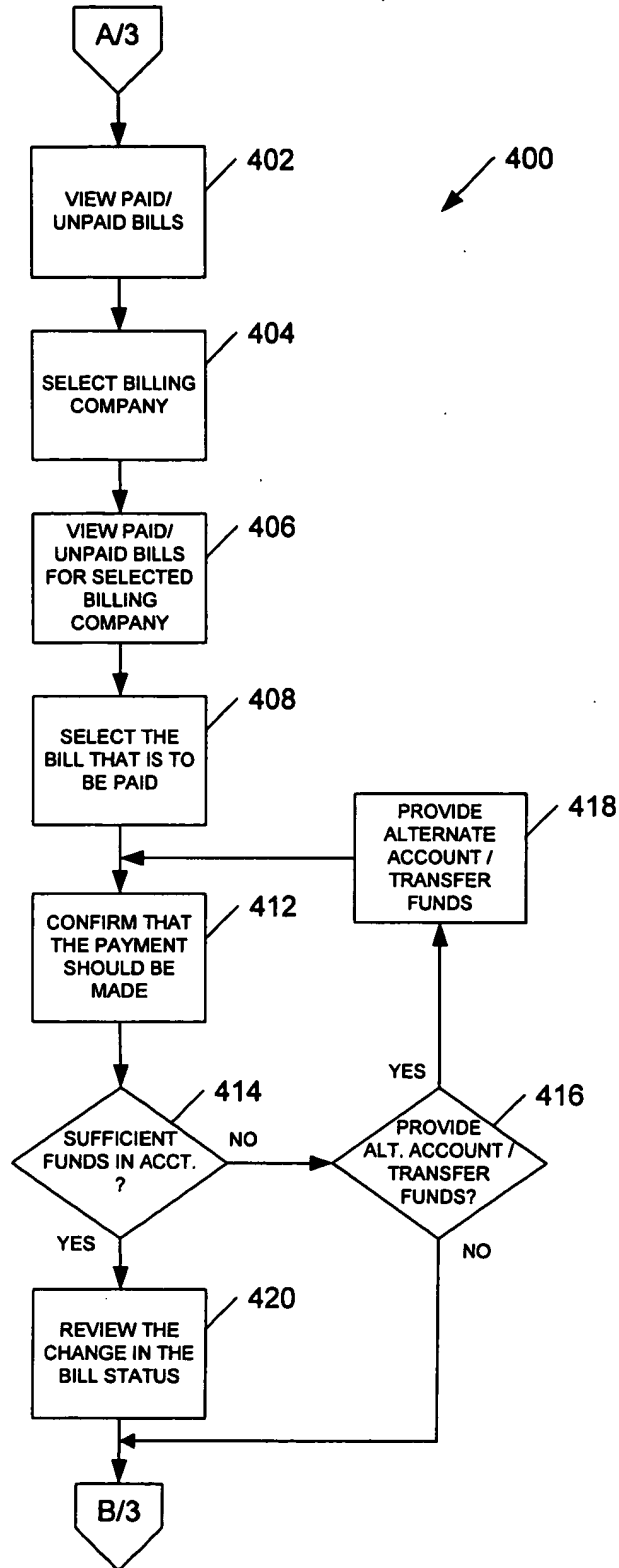


FIG. 4

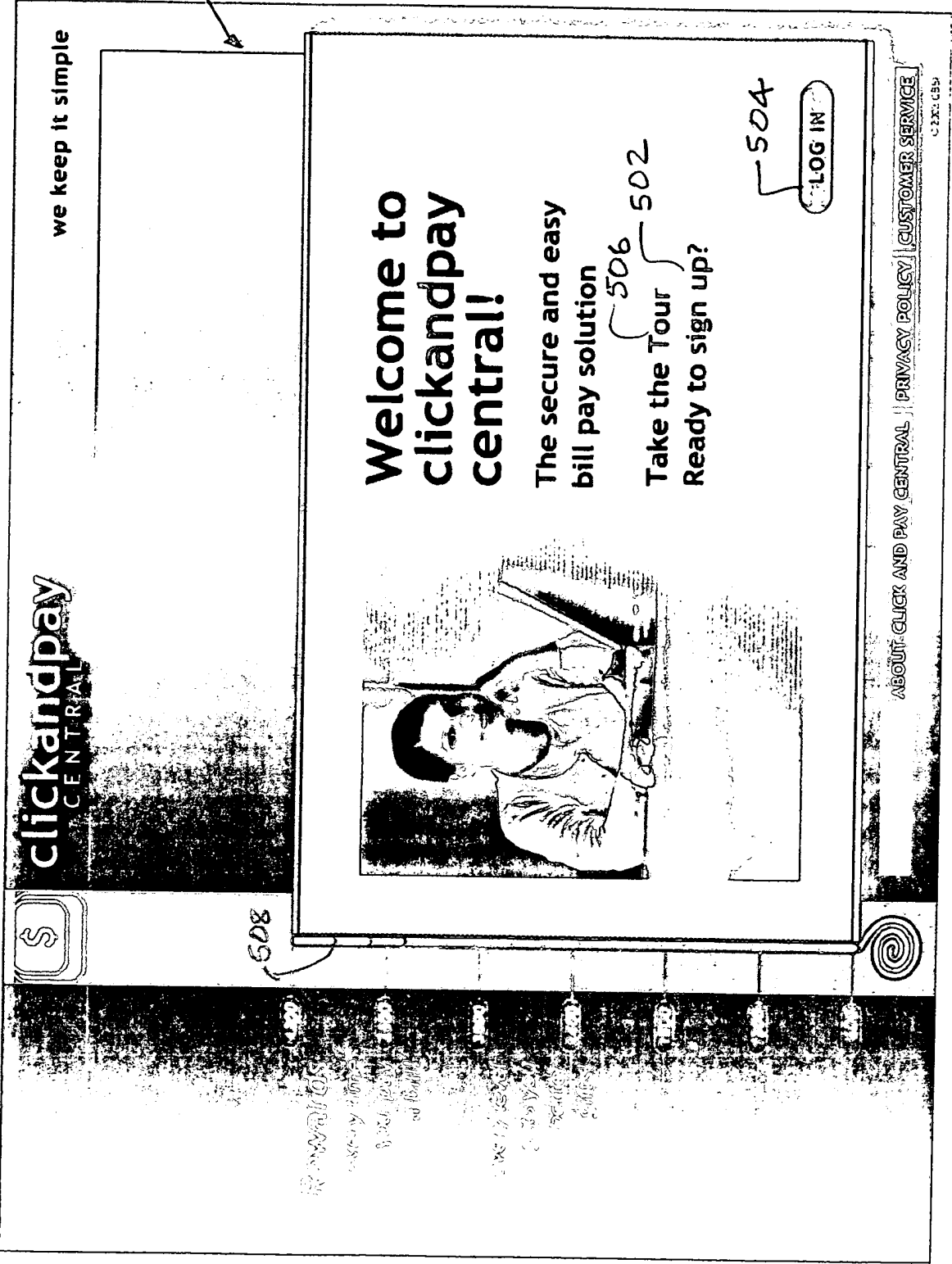
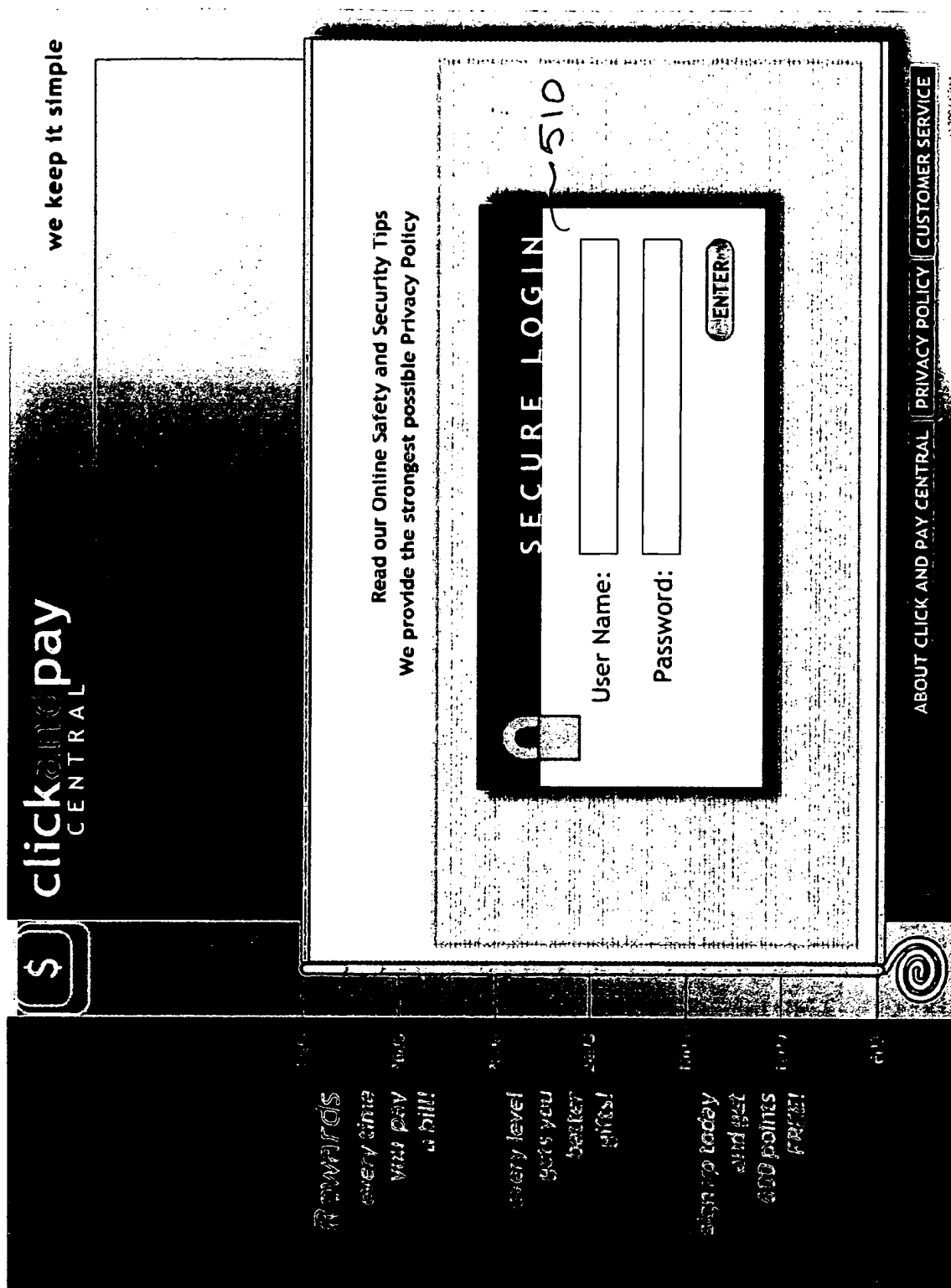



FIG. 5a



50

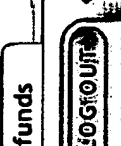


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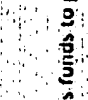





Personal Finance | Wealth Management | Small Business

Stay connected.
Online Banking ... account information
when and where you need it.



Earnings Announcement
Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents Latest Quarterly Earnings

604

616

accounts

608

pay bills

view statements

move funds

612

614

Good Afternoon, Andy Greenel

You have: no scheduled payments

Last transaction: Friday, January 30th

ID: 123456

You're at Reward Level 2!

Go

STATUS

PAID (LAST 30 DAYS)

CableVision	\$200.00
SFF-ZK6-ASZ	
LIPA	\$300.00
WJP-FTT-BAA	
Wachovia	\$450.00
ZY2-9PD-YCS	
Wachovia	\$2000.00
ZGO-C5G-MJY	
TOTAL	

BILLS TO PAY

Macy's	\$300.00
bbqw123	
Sears	\$200.00
BS94E32	
Verizon	\$200.00
123we456	
TOTAL	

SCHEDULED

No Bills


Your KEY CHECKING account only has funds to pay for SOME bills. Select MOVE FUNDS

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FIG 602

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CENTRAL

6210



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Online Banking ... account information

Stay connected.

The ACCOUNTS tab shows the financial accounts you can use, and lets you add new accounts or edit existing ones.

The PAY BILLS tab is your simple, fast way to pay bills. You'll go here automatically whenever you click on a "Pay Bill" button.

The VIEW STATEMENTS tab lets you review current and past statements, and all transaction histories.

The MOVE FUNDS tab gives you control over your accounts. Transfer funds to and from any registered account.

accounts | pay bills | view statements | move funds

status | history | add/delete billers | recurring

← Select a Biller to pay from list on the left OR → Expand menus below to view Paid, Unpaid, & Scheduled Bills

view all current Bills to Pay. Click on any to pay individually, or SHIFT-click on multiple Bills to pay/as a series. Your Bills will move to PAID or SCHED when done.

Your SCHEDULED payments will appear here. At any time you can click on a scheduled Bill to either Pay or to re-schedule.

TOTAL		TOTAL		TOTAL	
Libertyvision SFF-ZK6-A9Z	\$200.00	Macy's bbqw123	\$300.00	No Bills	
LIPA	\$300.00	Sears BS94E32	\$200.00		
WJP-F7T-BAA	\$450.00	Verizon 123we456	\$200.00		
Wachovia 7V2-QPT-YC5					
Wachovia ZG0-C5G-MDY	\$2000.00				

Your KEY CHECKING account only has funds to pay for SOME bills. Select MOVE FUNDS

powered by clickandpay CENTRAL

FIG. 6b

we keep it simple

click & pay

Apply for... ask listen solve

Your Visa® Check Card comes with extraordinary benefits like Guaranteed Low Price
 —if an item you purchase can be found at any store for a lower price within 60 days,
 we reimburse you the difference!

accounts

pay bills

view statements

move funds

706

travel/rewards

bills

banks

credit cards

brokerage

Review current and past statements, plan travel, redeem rewards.

702

708

704

Good Afternoon, Andy Green

ID: 123456

LOG OUT

VIEW STATEMENTS - TRAVEL/REWARDS

SOURCE	MOST RECENT	POINTS /TYPE
① American Airlines 127-99pr050	06/15/03 show print	3000 miles redeem
① Hilton International 127-99pr050	05/31/03 show print	750 points redeem
① Jet Blue 127-99pr050	05/22/03 show print	4500 miles redeem
① Marriott 127-99pr050	05/15/03 show print	250 points redeem
① Hertz 127-99pr050	04/01/03 show print	12 rdays redeem

Search by KEYWORD:

Fig. 7a

Commerce Bank
Member FDIC

click here to view

we keep it simple

Apply for...

ask

listen

solve

Your Visa® Check Card comes with extraordinary benefits like **Guaranteed Low Price**—if an item you purchase can be found at any store for a lower price within 60 days, we reimburse you the difference!

macys

Mobil

Central
Hudson

Commerce
Bank

accounts

pay bills

view statements

move funds

travel/rewards

bills

banks

credit cards

brokerage

Review current and past statements, plan travel, redeem rewards.

Good morning, Andy Green!

ID: 4384

LOG-OUT

VIEW STATEMENTS - BILLS

PAYEE

ACCOUNT #

DATE

① ATT

516.873.6900

06/15/03

show print

① ATT

516.873.2349

03/30/03

show print

① MasterCard

xxx.456.987

05/31/03

show print

① Diners Club

xxx xxxx xxx 1287

05/15/03

show print

① E*Trade

ECT-xxx-456-334

06/01/03

show print

① LIPA

WES47-978984

04/31/03

show print

① DirectTV

we0923489

06/10/03

show print

Search by KEYWORD:

Fig. 7b

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Record \$1 billion: 1st Qtr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

760

accounts

pay bills

view statements

move funds

travel/rewards

bills

banks

credit cards

brokerage

Good Afternoon, Andy Greenel ID: 123456

Review current and past statements, plan travel, redeem rewards.

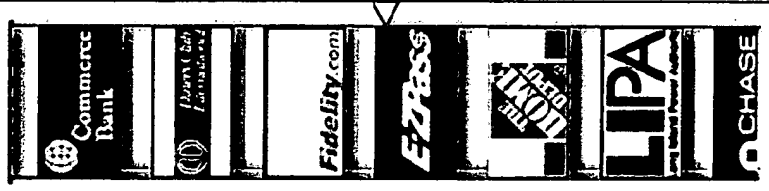
VIEW STATEMENTS - BANKS


SOURCE	LATEST DEPOSIT	COLUMN
① Chase		
CHECKING xxx-xx-xx87	04/15/03	show print
SAVINGS 127-99pr050	04/31/03	show print
① Commerce Bank		
CHECKING xxx-xx-4130	04/15/03	show print
SAVINGS 1299-SVNI_1290	04/01/03	show print

Search by KEYWORD:

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FKS.7C





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Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

770 →

accounts | **pay bills** | **view statements** | **move funds**

travel/rewards | bills | banks | credit cards | brokerage

Good Afternoon, Andy Greenel ID: 123456 **LOGOUT**

VIEW STATEMENTS - BROKERAGE

SOURCE	TRADE	DATE	AMOUNT DUE
① Fidelity CASH xxx-19813978	BOUGHT 5000 Shares IBM	04/15/03	12,500.00

confirm: tracking #: F9-349-8

[move funds](#) [print](#)

Fidelity.com

You have 0 bills to pay. **PAY**

Quotes & Research
► **Market News**

News & Analysis

- Market Update
- Breaking News
- Market Indexes
- Most Actives
- Tech Commentary
- Market Commentary

Tools

- Map of the Market
- Dow Tracker
- Sector Tracker
- Economy Watch

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FIG 7D

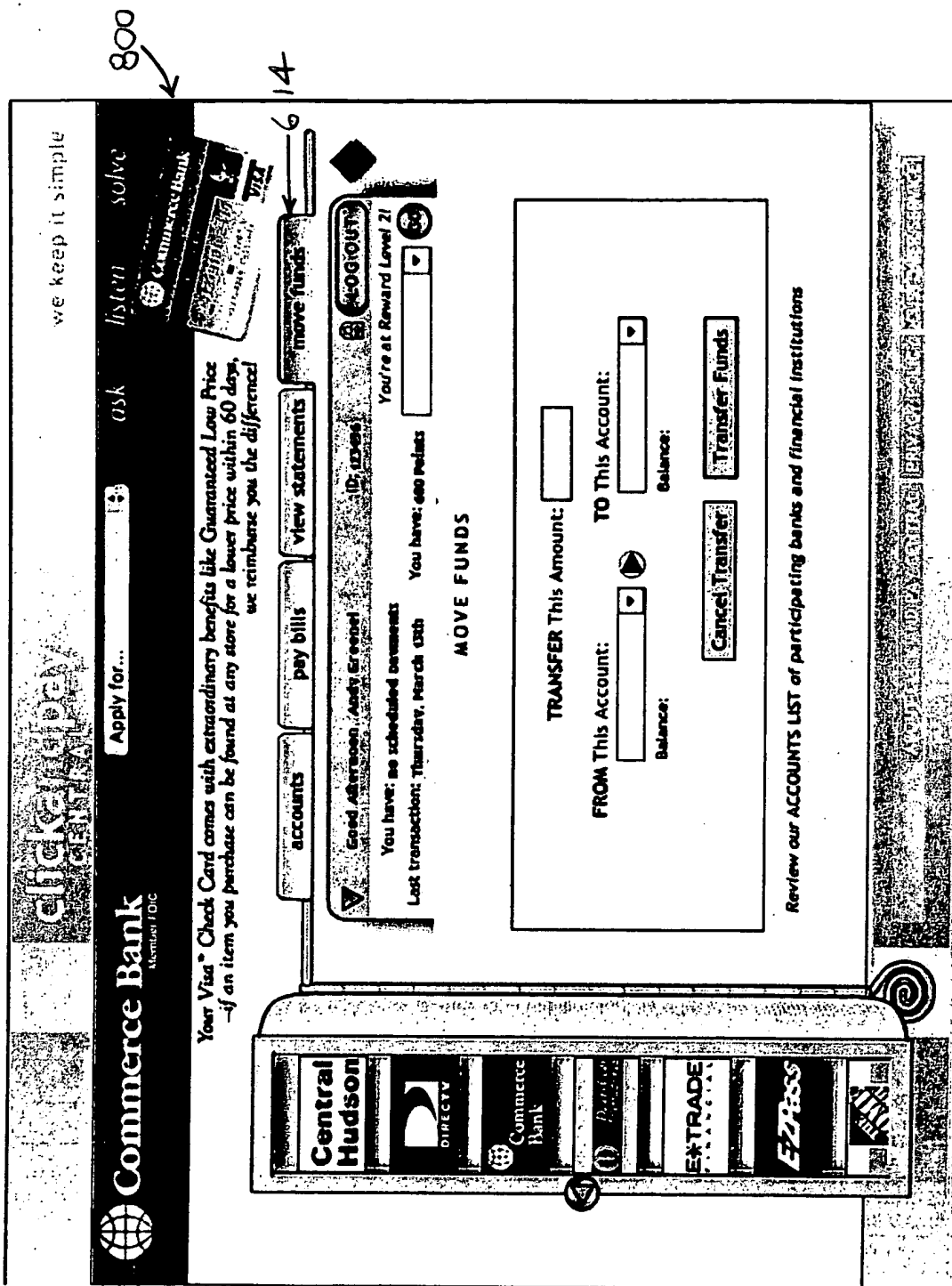


Fig. 8

[illegible]

FIG. 9a

we keep it simple

listen solve

ask

Apply for...

click here

accounts

pay bills

view statements

move funds

Commercia Bank

Member FDIC

Your Visa® Check Card comes with extraordinary benefits like **Guaranteed Low Price** —if an item you purchase can be found at any store for a lower price within 60 days, we reimburse you the difference!

LIPA
Last In Price Advantage

Online Meter Reader Program

To Enter a Meter Read online, you will need the following:

1. Your Account Number
2. Your PIN number
3. Your Meter Reading

000	4th	3rd	2nd	1st
0	9	3	2	1

Enter a Meter Read

Good Afternoon, Andy Green!

You have: no scheduled payments

Last transaction: Thursday, March 03th

912

You have: 600 points

You're at Reward Level 2!

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO MAKE PAYMENTS FROM	PAY OR SCHEDULE
LIPA	200	03/01/03	03/13/03	Commercia Chd	<input type="checkbox"/>

CONFIRM:

Check CONFIRM statements for each bill; then Click and Pay!

Select a New Biller

PAY BILL

Fig. 9b

Commerce Bank
Member FDIC

Your Visa® Check Card comes with extraordinary benefits like **Guaranteed Low Price**—if an item you purchase can be found at any store for a lower price within 60 days, we reimburse you the difference.

LIPA
Living In Power Account

PAY

\$50 OFF
ON YOUR NEXT ENERGY BILL
BETTER PAY TO SAVE ENERGY!

Go LIPA with your new Visa® Check Card and you'll save money on your next energy bill. See how at www.lipa.com.

LIPA

clickatip.com
CENTRAL

Apply for...

ask

listen solve

accounts

pay bills

view statements

move funds

Good Afternoon, Andy Erceci

ID: 45346

REWARDS

You have: no scheduled payments

Last transaction: Thursday, March 15th You have: 400 Points

You're at Reward Level 2!

914

916 STATUS

918

PAID (LAST 30 DAYS)

BILLS TO PAY

SCHEDULED

LRA	\$200.00
ICC-233-428	
Commerce Bank	\$200.00
ICC-428-410	
Commerce Bank	\$200.00
ICC-444-411	

AT & T	\$200.00
ICC-185-729	
AT & T	\$200.00
ICC-185-729	
UmeTV	\$200.00
782787	
AT & T	\$200.00
ICC-185-729	

TOTAL

TOTAL


TOTAL

Your KEY CHECKING account only has funds to pay for \$200.00 bills. Select MOVE FUNDS

487028

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25
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Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

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accounts | status | history | **add/delete billers** | recurring

pay bills | view statements | move funds

Good Morning, Andy Greenel ID: 123456 **LOGOUT**

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO MAKE PAYMENTS FROM	PAY OR SCHEDULE
② LIPA	250	03/31/03	07/10/03	Wachovia Che	<input type="checkbox"/>

CONFIRM:

Check **CONFIRM** statements for each Bill, then Click and Pay!

Select a new Biller

PAY BILL

LIPA
You have 1 bills to pay. **PAY**


Shop Online!

EnergyWise Catalog
LIPA is proud to present our new Online EnergyWise Catalog. Now it is easier than ever to order energy saving lumers, lightbulbs ([More](#))

Economic Development
LIPA aggressively encourages economic expansion on LI by attracting new business, partnering on expansion projects and by ([More](#))

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FIG. 10a



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Record \$1 billion: 1st Qtrr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

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accounts | pay bills | view statements | **move funds**

Good Afternoon, Andy Greene!
You have: no scheduled payments
Last transaction: Thursday, January 29th

ID: 123456
You're at Reward Level 2!

MOVE FUNDS

TRANSFER This Amount:

FROM This Account: Balance: 1030

TO This Account: Balance: 1020

[Review our ACCOUNTS LIST of participating banks and financial institutions](#)

Commerce Bank
Fidelity.com
Express
LIPA
CHASE

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CENTRAL

FIG. 10b

1102

PAY WITH: KEY CHECKING

click PAYCENTRAL we keep it simple

1104

AT&T

You have 2 bills to pay: **PAY**

POPULAR PACKAGES Make easy wireless connections with our ready-to-go wireless packages, including a phone, calling plan, and more.

PHONES & EQUIPMENT Explore the latest from top makers. Get extended-life batteries, protective leather cases, and more.

CALLING PLANS Choose a calling plan based on where and how often you use your wireless phone. If you already own equipment compatible with the AT&T Wireless network and need to activate service, please call 1 888 290-4613

1106

accounts **pay bills** **view statements** **move funds**

1108 **1110** **1112**

new bills **schedules** **unpaid** **history** **bills list** **Show/Hide How**

1114

Enter an amount and payment date.
select a bank account, then check "Pay" if you wish to make payment right away.

1116

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO PAY	MAKE PAYMENTS FROM
1 AT & T	300	10/03/02	10/03/02	Key Checking	<input checked="" type="checkbox"/>
CONFIRM:					
2 AT & T	257	10/03/02	10/03/02	Key Checking	<input type="checkbox"/>
CONFIRM:					

1118

Check CONFIRM statements for each Bill, then Click and Pay!

PAY BILL

LOG OUT

Select a new Biller by clicking on the animation on the far left

ABOUT: CLICK AND PAY CENTRAL PRIVACY POLICY

1100

Apply today and sail tomorrow with our online marine loan application.

FIG. 11